

BENEFITS	
ANNUALLY RENEWABLE LONG TERM DISABILITY INSURANCE	
INTEREST	Disability by any cause, subject to terms and conditions herein
DISABILITY DEFINITION	<p>The Insured Person is totally unable to perform the essential duties of their own previous occupation.</p> <p>After 24 months of continuous disability benefit, disability shall be defined as incapable by reason of illness or injury of following any gainful occupation whatsoever for remuneration, profit or reward.</p>
ESCALATION	Nil
RATE GUARANTEE PERIOD	1 year
TAXES PAYABLE BY INSURED	Any applicable taxes to be added to premium
TERMS & CONDITIONS	
NORMAL RETIREMENT AGE	65 th birthday attained
INDEMNITY PERIOD	<p>Up to earlier of:</p> <ul style="list-style-type: none"> - Date of recovery of the Insured Person; - Death of the Insured Person; - Date the Insured Person ceases to be employed by the Insured; - Attainment of age 65; - The Insured Person reaches normal retirement age; - Failure to provide evidence of continued disability; - Refusal to follow rehabilitation programs, medical advice, or treatment.
OFFSETS	From the benefit amount will be deducted any form of social security benefit; federal social security act benefits; workers compensation law; state cash sickness law; distributions from deferred compensation plans, or retirement plans; association disability income benefits; sick pay; benefits received under a formal wage, or salary continuation plan.
SUBJECT TO	<ol style="list-style-type: none"> 1. Medical underwriting, initially by Life Proposal Form including proof of address; 2. Travel Pattern - anticipated for next 12 months - destinations, durations, frequency and duties; 3. Security arrangements. 4. All claims are subject to proof of salary/earnings. <p>Underwriters reserve the right to alter, restrict, or decline any policy terms and conditions upon assessment of the response of Subjectivities.</p> <p>All material facts must be advised to underwriters for their agreement of the policy terms, and conditions may be altered, restricted, or declined.</p>

<p>ADDITIONAL PROVISIONS</p>	<ol style="list-style-type: none"> 1. No special risks unless specifically underwritten and accepted by underwriters. 2. No automatic optional cover take up, or increase in sum insured. 3. Non-admitted insurance covering non-US addressed risks. 4. After 24 months of continuous disability directly or indirectly related to mental and/or nervous disorders, all further benefits shall cease. 5. After 24 months of continuous disability directly or indirectly related to HIV/AIDS disorders that are first diagnosed during this policy period, all further benefits shall cease. 6. Expenses incurred in relation to medical underwriting are borne by the Insured, unless underwriters advised otherwise. 7. Please also see attached notes for general conditions. Any cover will also be subject to policy wording, to be issued after inception.
<p>EXCLUSIONS</p>	<ol style="list-style-type: none"> 1. Travel to any war zones not declared to, and accepted by underwriters; 2. War, Terrorism, or warlike action (whether declared or not), civil war, rebellion, insurrection, or military or usurped power; 3. Nuclear, Chemical and Biological (NCB) weapons, or warfare; 4. Bonus or Commission; 5. Partial Disability; 6. Loss directly or indirectly by Kidnap; 7. Suicide, attempted suicide or self-inflicted injury; 8. Misuse of drugs or alcohol; 9. Pre-existing condition of HIV/AIDS; 10. Maternity, unless medical complications arise; 11. Dependents; 12. The Insured Person engaging in flying of any kind other than as a passenger; 13. Regularly and/or extensively practiced professional or hazardous sports or pursuits.
<p>MEDICAL ACCEPTANCE</p>	<p>Full cover can be considered upon review of a Life Proposal Form only for up to US\$ 60,000, subject to a five year pre-existing conditions exclusion.</p> <p>Pre-existing medical conditions being defined as any medical condition for which the Insured Person has received treatment, advice, or medical diagnosis within the past 5 years previous to the date of inception of the policy.</p>
<p>CONDITIONS</p>	<p>All terms and conditions are subject to final contract wording and cover note, which shall prevail over any previous documents.</p>

IMPORTANT NOTES

WAR & TERRORISM EXCLUSION:

This insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

WAR or WARLIKE OPERATIONS (whether war be declared or not):

- **Warlike operations:** hostilities; invasion; mutiny; riot; civil commotion assuming the proportions of or amounting to an uprising; civil war; rebellion; revolution; insurrection; conspiracy; military or usurped power; martial law or state of siege; act of an enemy foreign to the nationality of the insured person or the country in or over which the act occurs; overthrow of the legally constituted government; explosions of war weapons; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not.

TERRORIST ACTIVITY: including the use of armaments, the detonation of any form of explosive or nuclear devices, the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent, including the poisoning via the air or water supplies or food products and deliberate destruction of buildings and transportation. This exclusion extends to any action taken in controlling, preventing, suppressing or in any way relating to any terrorist activity.

- **Terrorism:** An act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear for such purposes.
- **Chemical agent:** Any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

Biological agent: Any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

INSURANCE POLICY

Agreed upon between the Insured (as stated in the Cover Note) and as managed by Strategic Insurance Services Limited, Delmon House, 36-38 Church Road, Burgess Hill, West Sussex, RH15 9AE, United Kingdom, and underwritten by Unilifeglobal Limited on behalf of Guardrisk Life International Limited, Tower A, 1 CyberCity, Wall Street, Ebene, Mauritius. (hereinafter called the Insurer).

The terms and conditions of the Cover Note (which shall be the Policy Schedule), prevails wherever the terms and conditions of this Insurance Policy differs.

SECTION 1 - COMMENCEMENT

This Insurance Policy enters into force at the effective date. A Policy Year runs from inception date to an expiry date inclusive each year.

SECTION 2 - ADMISSION

Actively At Work: The Insured must be actively at work and mentally and physically capable of conducting the regular duties of their employment at the inception date of this insurance, provided not having been absent for more than 10 consecutive days in the preceding three months.

Unless medically underwritten and accepted, no benefit shall be payable if a claim is directly or indirectly related to the medical condition or complications thereof for which the Insured was absent from work on the proposed commencement date of his/her insurance or date of increase in benefit.

SECTION 3- ANNUAL SALARY

Annual salary as used anywhere in this Policy means the basic salary (excluding any allowances and bonuses, unless otherwise agreed), currently being paid to an Insured Person on the last day of being actively at work preceding any illness, bodily injury, debility or other eventuality covered by the terms of this Policy.

SECTION 4 - BENEFITS

Disability Benefit:

Whilst an Insured is totally disabled according to the Policy, benefit shall be defined as either Own, or Any Occupation i.e. the extent that he/she is totally unable to perform the essential duties of his/her own occupation, and the benefit is payable for the period outlined in the Cover Note.

Own Occupation: he/she is totally unable to perform the essential duties of his/her own previous occupation;

Any Occupation: he/she is totally unable to perform any gainful occupation whatsoever for remuneration, profit or reward.

Linked Claims: If, following a period of disability during which benefit is payable, the Insured returns to the service of their employer but within twenty six (26) weeks from the date of such return again becomes disabled from the same cause as the previous disability, the benefit will again be paid from the date of commencement of the further absence.

If, during a period of service with their employer, not exceeding twice the deferred period, the Insured suffers successive periods of disability from the same cause amounting in total to the deferred period, then the benefit shall commence to be payable. In determining the amount of benefit, reference shall be made to the Insured's annual salary at the commencement of the earliest such period of disability.

Alternative Occupation: If the Insured is accepted by the Insurer as being totally disabled but takes up an alternative and less remunerative occupation after a period of total disability for which a disability benefit has been accepted as being payable, the Insurer will pay a percentage of the difference between the basic salary received by the Insured on the last day of being actively at work and the basic salary currently received by the Insured performing his/her alternative occupation, but in no event to exceed 50% of the basic Salary last received whilst employed.

For the purpose of this article, 'alternative occupation' means working in any gainful occupation other than the Insured's own previous occupation.

Long Term Disability:

In the event that the Insured becomes totally disabled as a result of illness, bodily injury or debility for which medical evidence must be provided, an income benefit based on a percentage (%) of their annual salary, as defined in the Cover Note will become payable in arrears after a deferred period, as defined in the Cover Note, until either recovery, death or attainment of retirement age.

SECTION 5 - PREMIUMS

The Insurer charges the premiums to the account of the Insured.

To the total premium will be added the sum of any taxes, levies or stamp duties due by the present or future legislation.

All premiums are payable not later than thirty (30) days after the due date.

SECTION 6 - CLAIMS

The Insurer is entitled to obtain further information, if deemed necessary by them and will pay the benefit as soon as it has satisfied itself of the validity of the claim based on its assessment of the required documents that have been received.

Expenses incurred in relation to the substantiation of a claim have to be borne by the Insured.

To substantiate a claim for disability benefits covered by the terms of this Policy the following initial documents have to be submitted by the Insured:

The completed claim form;

An official document proving the date of birth of the Insured;

Proof of employment at date of disability;

Proof of salary, at date of disability;

A detailed medical report from the attending physician(s) on the onset, course and consequences of the bodily injury, disease or accident, as the case may be, as well as the degree and probable duration of the disability. The Insurer may instigate further enquiries at any time and have the Insured examined by its own medical consultants; During the continuance of a period of disability, updated medical reports from the attending physician(s) as often as the Insurer may reasonably require.

SECTION 7 - EXCLUSIONS

If the Insurer alleges that by reason of any exclusion, any loss is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

All Benefits

1. This insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

(i) Active, and Passive War or warlike operations (whether war be declared or not):

Warlike operations: hostilities; invasion; mutiny; riot; civil commotion assuming the proportions of or amounting to an uprising; civil war; rebellion; revolution; insurrection; conspiracy; military or usurped power; martial law or state of siege; act of an enemy foreign to the nationality of the Insured or the country in or over which the act occurs; overthrow of the legally constituted government; explosions of war weapons; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured whether war be declared with that state or not.

(ii) Terrorist Activity, including the use of armaments, the detonation of any form of explosive or nuclear devices, the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent, including the poisoning via the air or water supplies or food products and deliberate destruction of buildings and transportation. This exclusion extends to any action taken in controlling, preventing, suppressing or in any way relating to any terrorist activity.

Terrorist activity: An act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear for such purposes.

Chemical agent: Any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

Biological agent: Any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

3. Active participation in a war or in warlike operations.

Active participant: An active member of the military forces e.g. Army, Navy, Air Force, Territorial Army or Police or any other special forces activated by Government or other public authorities to defend law and order in case of a warlike operation, or any other person who takes up arms in an active or defensive role.

4. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

5. Aircrew and ship's crew

6. Bonus or Commission;

7. Partial Disability;

8. Retirees;

9. North American Local County Nationals;

10. North American addressed risks;

11. Suicide, attempted suicide or self-inflicted injury within 2 years of policy inception;

12. The Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life);

13. Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type;

14. Substance abuse;
15. The Insured Person being under the influence of alcohol or drugs;
16. The Insured Person's own criminal act
18. Dependents;
19. The Insured Person engaging in flying of any kind other than as a passenger;
19. Any loss caused directly or indirectly from extortion, kidnap & ransom or wrongful detention of the Insured or hijacking of any aircraft, motor vehicle, train or waterborne vessel on which the Insured is travelling.
20. Benefits will not be paid under this Policy, unless the Insurer has explicitly confirmed cover in writing, if the bodily injury occurs, either directly or indirectly, voluntarily or involuntarily, from any regularly and/or extensively practiced hazardous sports, including but not limited to: boxing; climbing/mountaineering requiring ropes or guides or free climbing; flying except as a fare paying passenger in a scheduled aircraft or in a Insured owned or hired jet or helicopter for transportation of employees; all professional sports; hang gliding, delta wing gliding and paragliding; motorized racing of any form; deep sea diving; parachuting; bungee jumping; show jumping, steeple chasing, eventing or flat racing with a horse.
21. Pregnancy as such does not constitute a disability. However, if a pregnant woman is unable to perform her job due to medical complications related to her pregnancy, or in order to avoid such complications, benefits will be paid after a deferred period of one month until she returns to work, the birth, or the interruption of the pregnancy. Medical evidence must be provided. Periods of maternity leave granted by the Insured's employer will not be considered for benefit hereunder.
The benefits payable will be the benefits normally due to the Insured in case of disability less any state benefits, received by the Insured in connection with her pregnancy.
22. Any disability that results from a mental or nervous disorder of any type which continues after the first twenty four (24) months after the benefit commenced.
23. Any of continuous disability directly or indirectly related to HIV/AIDS disorders that are first diagnosed during this policy period which continues after the first twenty four (24) months after the benefit commenced.
24. Unless underwritten by Insurers to the contrary this cover, and any increases in sum insured no benefit shall be payable hereunder in the event of any claim arising out of or attributable to any disability, condition or illness for which an Insured Person has received or required medical or psychiatric treatment or counselling in the 36 months prior to the effective date of an Insured Person's inclusion hereunder until a period of 60 months has elapsed during which time an Insured Person has neither received nor required any medical or psychiatric treatment or counselling for the said disability, condition or illness.

SECTION 10 - WORLD POLICY

The insurance is valid worldwide, or as specified in the Cover Note.

SECTION 11 - JURISDICTION

This Policy shall be subject to the jurisdiction as specified in the Cover Note.

SECTION 12 - CESSATION OF COVER

Cover ceases: Upon attainment of retirement age, or as per the Indemnity Period.
Once cover has ceased, it can only be reinstated upon approval of the Insurer.

SECTION 13 - NOTICES

All notices including but not limited to premium invoices and reminders served hereunder shall be addressed to the Insured. If, by written instruction of the Insured notices are to be sent to a third party, then such notices are deemed to have been also received by the Insured.

SECTION 14 - CANCELLATION

This Policy may be cancelled by either party giving 30 days written notice to the other party.
If the Insured cancels the Policy he shall also surrender the Cover Note, and Policy document, upon receipt of which the Insurer shall retain a short rate proportion of the premium hereon.
In the event of cancellation by the Insurer, the Insurer will return the pro-rata unearned portion of any premium paid.

SECTION 15 - FINAL DISPOSITIONS

Termination of the Policy shall cease all mutual obligations except benefits-in-payment and claims incurred but not yet reported, or premium adjustments due.